

ABSTRACT

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The invention describes a global customer activated terminal (CAT) that primarily serves traveling customers who require access to their accounts when they are away from their home financial institution and beyond their local regional financial area. The system provides applications that permit users to access their accounts and utilize account profiles and transaction journals within a generic global system approach, and each transaction set provides access to the user's full account profile. The system allows such functions as balance inquiry, withdrawal, transfer, transaction journal, and customer service. The invention also provides the traveling customer with access to all of their accounts linked (as they would locally) to a specific card. Further, an institutional user may perform such functions as accessing a money market account to transfer a payment to a mortgage account. The hardware employed in the system supports encryption key downloading, personal identification number (PIN) unscrambling and PIN encryption, so that security is instituted at the hardware level. Hardware configuration also allows subsequent addition of applications to the system as they are developed. To provide the maximum flexibility at each regional level for product and services offered, regional front end processors (FEPs) and Hosts (small financial systems) are the arbitrators of each transaction acceptance and fulfillment, rather than the CAT. This approach allows for regional variations in the present and future without requiring changes to the CAT software or tables. The global system described by the invention also provides customer support in a variety of languages.

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